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W.E. DAVIS CH. CLK.]

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STEWART LAW FIRM
803 ROYAL OAKS
OXFORD, MISSISSIPPI 38655
662-234-6912

STATE OF MISSISSIPPI

FHA CASE NO. 283-014984

SPECIAL WARRANTY DEED

This Indenture, made this 21st day of June 2002, between MEL MARTINEZ, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and a(n) Andrea Easterling, a Married Woman, party(ies) of the second part (Grantee),

Witnesseth, That the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledge, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain sell, alien, convey and confirm, unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi:

(see Attachment "A")

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second part, forever, in fee simple; and the said party of the first party specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through, or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right appearing of record; and **subject** to any state of facts an accurate survey would show.

This Deed not to be in effect until: June 21, 2002

In Witness whereof the undersigned has set his/her hand and seal as HUD Office, Atlanta, Georgia, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of 35 F.R. 16106 (10/14/70), as amended.

SECRETARY OF HOUSING AND
URBAN DEVELOPMENT

Veronica Wedlow
Unofficial Witness

By: Cheryl V Berry, as
Attorney-in-Fact

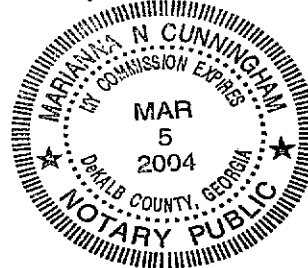
STATE OF GEORGIA
COUNTY OF FULTON

Personally appeared before me, the undersigned authority in and for the said County and State, on this 21st day of June, 2002 within my jurisdiction, the within named Cheryl V Berry, who acknowledged that (he)(she) is Attorney-in-Fact under Power of Attorney recorded at Deed Book 93 at Page 243 in DeSoto County records and that in said representative capacity (he)(she) executed the above and foregoing instrument, after first having been duly authorized so to do.

Commission Expires: 03/05/04

Marianne

Notary Public

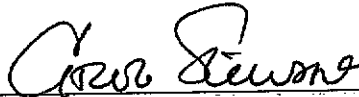


Attachment "A"

Lot 263, Section E, Kingston Estates, situated in Section 28, Township 1 South, Range 8 West, City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 51, Pages 36-37, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing instructions to the
Chancery Court Clerk of DeSoto
County, Mississippi, as per Section
89-5-33 MCA Annotated.

Lot 263, Section E, Kingston Estates, situated in Section 28, Township 1 South, Range 8 West,
City of Horn Lake, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 51,
Pages 36-37, in the office of the Chancery Clerk of DeSoto County, Mississippi.



Prepared by: Greg Stewart
Mississippi State Bar # 8772
Stewart Law Office
803 Royal Oaks
Oxford, Mississippi 38655
662-234-6912

Grantor's Address:
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Suite 600
Hapeville, Georgia 30354
404-768-1400
na

Grantee's Address:
Andrea Easterling
7380 Dunbarton Drive
Horn Lake, DeSoto, Mississippi
662-349-9245 Home
662-349-9245